



1A Settlement Statement, which your clients signed acknowledging the fees and disbursements on their loan.

Please find enclosed a copy of the Confirmation of Withdrawal dated October 18, 2004 and addressed to your clients, confirming their withdrawal of loan number 0096426689.

As a result of the foregoing, we respectfully deny your clients' rescission request. Please note that we are currently researching your claim regarding the appraisal and we will respond under separate cover once our research has been completed.

Pursuant to your Qualified Written Request, please find attached a copy of your clients' payment history from its inception to the present. Additionally, we attach a copy of your clients' loan documents.

We trust the above responds to your concerns.

Sincerely,

A handwritten signature in black ink that reads "Courtney Takahashi". The signature is written in a cursive, flowing style.

Courtney Takahashi
Legal Analyst II
ACC Capital Holdings

Enclosures